



**City of St Charles
Public Works
Engineering Division**



**City of St. Charles
Selecting a Contractor
Flood Damage**



For Your Protection: If you are a victim of fraud or have problems with a less-than reputable contractor, the state or local consumer protection office or public attorney should be able to tell you what to do.

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You may need a contractor to help you rebuild, especially to handle the difficult jobs such as foundation repair and electrical work. If you have been satisfied with work done by licensed local contractors, try them first. If they cannot help you, ask them for recommendations. If you must hire a contractor you do not know, talk to several contractors before you sign anything. A good contractor would agree that you should take the following steps:

- Check on the firm's reputation. The local Better Business Bureau, home builders association, or building trades' council are excellent sources. Ask if the firm has had unanswered complaints filed against it.
- Ask for proof of insurance. Be sure that the contractor has disability and workers' compensation insurance. If the contractor is not insured, you may be liable for accidents on your property.
- Ask for references. Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.
- Ask for a written estimate. Check it to make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate, which is understandable because they have plenty of work to do after a flood.
- Ask for a **contract**. The contract should be complete and clearly state all the work, the costs, and the payment schedule. Never sign a blank contract or one with blank spaces. If a lot of money is involved, it may be worth your while to have a lawyer look at the contract before you sign.
- Ask for any guarantees in writing. If the contractor provides guarantees, they should be written into the contract, clearly stating what is guaranteed, who is responsible for the guarantee (the dealer, the contractor, or the manufacturer) and how long the guarantee is valid.
- Get a copy of the final signed contract. Once signed, it is binding on both you and the contractor. **Don't sign off before the job is finished.** Don't sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

Areas recovering from floods are often prime targets for less than-honest business activities. FEMA strongly encourages that all repairs be done only by licensed contractors. St. Charles does not maintain a list of Contractors, but often trade associations keep lists of contractors who do work in the community.

Here are some points to remember:

- Be cautious when contractors you don't know offer "special deals" after a disaster or want to use your house as a "model home."
 - * Ask for complete financial details in writing and for an explanation of any difference between what you are paying and regular prices. Sales are worthwhile and they do exist, but be sure you are getting the services and products you are paying for.
- Do not sign a contract if a salesperson has pressured you. Federal law requires a 3day cooling off period for unsolicited door-to-door sales of more than \$25. If you want to cancel such a contract within 3 business days of signing it, send your cancellation by registered mail. Other types of sales may have contracts with different cancellation clauses. Read your contract carefully.
- Beware if you are asked *to pay cash* on the spot instead of a check made out to the contracting company. A reasonable down payment is up to 34 percent of the total cost of the project.
- Make sure your contractor calls you or a qualified observer to inspect work before it is covered over. Shoddy work on sewers or basement walls will be hidden from view, and you won't know if there is a problem until the next flood. Most building departments must inspect electrical and plumbing lines before the walls are covered with wallboard or paneling.

